

# **South Pacific Division**

Deployment Preparation Separation Assistance

# Family Assistance Handbook

For Deploying Team Members And Families

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#### **INTRODUCTION**

The U.S. Army Corps of Engineers and its forward deployed members play a unique and important role in our country's defense. Through overseas deployment, our team members provide a tremendous service to this country, and such demonstrated dedication to the Corps of Engineers enhances our abilities to step forward to meet our nation's evolving needs. We deeply appreciate the support our family members provide to our civilian volunteers and military members during this time of meeting our increased national defense needs.

We understand the difficult tasks you face -- those of you deploying, and those family members left behind. In response, each Corps element will assign a Family Support Coordinator (FAC) to serve as the primary source of deployment information and serve as the link between the deployed and the family members. The Family Support Coordinator will *always* be willing to help you.

Few other professions and careers present the challenges to family life that come with being a part of the national defense. Challenges such as separations, travel and duty in remote locations under arduous conditions are a part of the daily lives of military and civilian careerists. The readiness posture of the SPD team is enhanced when soldiers and civilians prepare their families to meet diverse situations and to function independently in peace and war.

The South Pacific Division is committed to assisting by keeping family members informed of key information and providing a support network during times of deployment. This handbook was assembled to assist deploying civilians team members, their families, before, during and after a deployment.

This handbook is intended to provide you with information to assist you in finding answers to your problems, situations, and questions. It often refers to the primary person responsibly for taking care of your affairs as your spouse. A lot of the information in this handbook is also valuable for parents and others who you designate to handle your affairs during your deployment. It is our sincere hope that this information will allow you to feel capable and confident of your ability to take care of yourself and your family when you are away. There are numerous operations, which happen daily that serve as examples of our emergency deployment responsibilities. It is important for you to understand how this will affect you and your family.

While you're away, always remember that what you are doing is important, difficult, and often dangerous work. What your family does to manage alone is no less so! We are very happy to have you and your family with us. Should you have to deploy, remember one thing... there will **ALWAYS** be someone ready to help you and your family. We hope this handbook is helpful. Please keep it in a secure and convenient location so that your family, if needed, can use it as a reference.

# **CORPS CONTACT LIST**

## **FAMILY SUPPORT NUMBERS**

#### **Family Support Coordinator**

Name

Phone No

Email:

#### **Other Corps Contact Numbers:**

#### **Emergency Operations Center (EOC)**

Name

Phone No

Email:

#### **Civilian Personnel Advisory Center (Health/Life Insurance & Benefits)**

Name

Phone No.

Email:

#### **Legal Assistance**

Name

Phone No.

Email:

#### **Executive Office**

Commander

**Deputy Commander** 

**Executive Assistant** 

**Secretary** 

#### Public Affairs Office (newsletters, news stories)

Name

Phone No.

Email:

#### **IMPORTANT FAMILY INFORMATION**

Your deployed family member's Full Name and Rank/Grade:		
Your deployed family member's Social Security		
Number:		
Your deployed family member's Telephone Number:		
Your deployed family member's Commander's Telephone Number:		
Close Friends' Telephone Numbers:		
Neighbors' Telephone Numbers		

# **Introduction/ Background Information**

This Booklet is dedicated to those members and their families and friends who are separated due to deployments, extended TDYs, natural disasters, and professional education requirements. While separation can be a difficult experience for members and their families and friends, the South Pacific Division of the Army Corps of Engineers is dedicated to providing our people quality service to make it as painless as possible. The information and resources provided here can make the experience a positive one for you and your family.

# **Section I: Pre-Deployment/ General**

Too often, family members deny the possibility of separation, and pretend it is not going to happen. This denial can be emotionally harmful. Once separation occurs, they are likely to find themselves unprepared. It is much healthier for families to face issues directly and become better prepared to positively address the life style changes brought about by separation. Adequate preparation for all family members is the key to minimizing the problems that will inevitably arise during a deployment separation. Sometimes families avoid talking about things that bother or worry them. They are afraid that talking about things will make matters worse. In reality, open discussion provides family members the opportunity to clarify potential misunderstandings, get a better idea of what is expected, work out solutions to identified problems, and to better prepare themselves for the coming separation.

Having a sense of control over events is a significant moderator of the stress associated with separation. We all desire some sense of control even in the face of uncontrollable situations. Feeling no control over a situation can lead to characteristics of learned helplessness. The perception of even some control can be enough to lessen most negative responses and become a base for building positive coping behaviors. An individual's appraisal of upcoming events as being highly stressful or undesirable but manageable will significantly influence their coping level. That appraisal is related to the degree to which individuals feel that they have adequate knowledge, coping skills, social support, and some control over future events. Preparation for coming events, especially undesirable events, can greatly alter a person's attitude. Therefore, the importance of education and preparation cannot be overstated. To be forewarned is to be forearmed.

Single parents face the same reality. They may experience even greater stress and responsibility during preparation of the separation. No other "parent" remains at home and, therefore, separation takes on an increasingly stressful dimension.

There is a difference between being ready "to go," and ready "to part." Being ready "to go" means having your bag packed, all shots up to date, and other duty essential preparations completed. Being ready "to part" from your spouse and other family members means being aware of the personal and family issues related to separation, and being prepared to deal as constructively as possible with those issues.

#### Plan Ahead

This is one of the keys to a successful family separation. There are many things you can do before you leave. This will prevent your spouse from feeling they have to handle it all alone and you from worrying about all the things left undone. The best place to start is at a *pre-deployment orientation*. Topics discussed are informative ranging from what information needs to be shared to whom to contact if your paycheck is late.

It will also provide you and your spouse invaluable information about services available through your Family Support Coordinator and other Army Corps services.

Then, read this guide. Mark or highlight passages you find particularly interesting or helpful. Some parts you may want to re-read or post on the refrigerator just in case an emergency occurs and you don't have time to find the page you need.

Spend an evening with your spouse to discuss the deployment, how both of you feel, what you worry about, how to handle emergencies, or repair problems, and what you think needs to be done around the house to get things together.

If appropriate, have a "show and tell" day. Take notes! Have a small notebook, so when it's time for you to winterize the house (or whatever) you aren't trying to recall each step from memory. Even if it is the dead of winter, learn how to start and operate the lawn mower. Ask your spouse to show you how to check the oil in the car and where to add brake fluid and transmission fluid. Do you know how much air goes into the tires? How to change a flat tire? Learn these things **BEFORE** your spouse departs on deployment. **The Family Assistance Handbook** lists many of these items to go over.

When the departing spouse is the person who usually does the laundry, cooking, etc., be sure you are comfortable with the appliances within your home. Do a load of laundry. If you are not familiar with shopping and cooking, plan a dinner; make your own shopping list, then prepare a meal for your spouse or family.

Use the various *checklists and tools* found in this booklet.

Finally, before departing, make sure the remaining spouse is the one with the keys and checkbook.

So much will depend on your advance preparation. The more you can learn and accomplish before the family separation, the more confident both of you will be when the parting time comes.

## REMEMBER--- PLAN AHEAD!

## Deployment and the Single Corps Member

While the majority of the information in this guide deals with separation issues involving couples, deployments or extended TDYs can be just as demanding for the single Corps member. Not only will you experience all the emotions and relationship stresses discussed in this guide; you have the added burden of finding a reliable individual to handle your personal affairs during your absence. The importance of a will and power of attorney is just as critical for single members as it is for their married counterparts. Please take time to go through this guide. You will find it helpful.

## A Spouse's Viewpoint

For many spouses, when the separation finally occurs, for many spouses this is a reality check. Until now there was the possibility of a change in orders or some other eventuality to prevent departure. But the separation is inevitable, and the spouse must cope.

When your spouse leaves or deploys, a piece of you goes too, but that's what you want...for part of you to be with your spouse. You find that you, too, keep your spouse present with you. You may sleep with their picture on your nightstand, or you may leave a pair of their shoes by the front door.

When your spouse leaves, you go through a whole series of different emotions. Several weeks before your spouse leaves you begin to "psyche up" for the departure, and you both get very busy thinking about details that need to be tended to before departure. You both may feel excited, intimidated, and maybe a little worried about how you will manage. About three to four weeks before your spouse leaves, often people distance themselves from their love ones. You may become irritated with each other and you may even have a fight. This distancing reaches a peak about two to three days before your spouse leaves when you both think they should be gone so that you both can begin counting down to the reunion...which may seem an eternity away! This "distancing" is normal and allows you to permit this person who is so very important to you to go away...for a while.

When "THE DAY" arrives you may drive your spouse to the airport and be thinking that something will keep them home. Whatever you say to each other may seem awkward and not quite right, and afterward, when you reflect on not seeing each other for a long time, you may wonder why you couldn't have been more romantic, or have given a "warmer" good-bye.

For the first day or so after your spouse leaves, you may feel like a robot, just going through the motions, almost like you are in shock. You might just want to stay home. You may not want anyone around you. You may wonder if it was easy for your spouse to leave you, after all, your spouse seemed to be excited about going on assignment or deployment.

You may feel overwhelmed by all the responsibilities you are facing. Then you may get angry with your spouse, with the Corps of Engineers or perhaps even with the whole world! How could your spouse leave? You will get over that too, and find you can handle the separation. You'll probably find yourself within a few weeks beginning to settle into a pattern. If you don't find some comfortable pattern or routine and continue to feel upset, call your Family Support Coordinator. They can give you information and or assistance to help you over this hurdle.

The new pattern of your life while your spouse is gone may find you a little more subdued, and certainly lonely. Sleep may come a little more easily than in the first few weeks of the separation, but probably not as easily as when your spouse is at home. Food may finally begin to taste less like sawdust. You may find from your spouse's letters that they are not angry with you, just lonely, and missing you too.

# IF YOU FIND A ROUTINE THAT WORKS WHILE YOUR SPOUSE IS GONE, STAY WITH IT! THAT REGULARITY, THAT RITUAL IS VERY COMFORTING!

Six to eight weeks before your spouse comes home, you may begin planning for the homecoming. There are decorations to make, and special meals to plan, and nagging worries:

WILL MY SPOUSE HAVE CHANGED? STILL LOVE ME? APPROVE OF THE CHANGES IN ME? HAVE THE SAME CLOSENESS WE HAD BEFORE?

As the time grows nearer, you will probably get more and more excited, may sleep less, and launch into a frenzy of house cleaning. In your mind you play over and over again various versions of the homecoming. You imagine...

You see the reunion in slow motion, over and over again, like in the movies; with sunlight and fields of flowers, and you two as the only people in the world.

In the last few days you seem to find yourself feeling many different emotions. Butterflies keep you awake at night. You should be happy that your spouse is returning, and you are, but you are also apprehensive. For the past months you have been the head of the house and you really haven't had to answer to anyone for where and when you go, or what you spend money on. You have had the bedroom all to yourself and you've taken care of the family's finances. Maybe you feel like your hard-earned independence is at stake. You are proud of surviving, and maybe even thriving while your spouse has been gone. You've missed your spouse terribly, but you've learned you can manage quite well while he/she is away.

The Big Day arrives and you've probably not slept well at all and you've spent hours

trying to look your best. You finally have that reunion. There may be raindrops instead of sunlight, and instead of fields of flowers, there are fields of people at the airport.

The hugs and kisses are every bit as good as you remember, and your spouse raves about how good you look and you tell your spouse they're a sight for sore eyes.

Your spouse tells you that they are proud of the way you kept the home fires burning, and it doesn't matter that you didn't save more money, and you want to believe your spouse, but there is something in their face, perhaps something in their voice.

Understand that your spouse too, is apprehensive about the homecoming, and they also want to be very, very right. They may be a little unsure and may wonder if maybe you have learned to do without them too well...perhaps they're not needed, or wanted anymore. You know your spouse is wanted and needed, and you should tell them that again and again!

When you are back together again, take some quiet time to sit together, holding hands and talking about what happened. You need to listen to each other and you both need to talk. You have a thousand questions to ask, as does your spouse, and you both need reassurance that everything will be okay. Realize that you both have grown during your time apart and it is important for each of you to allow the other to have some space and time alone.

The time to reestablish old patterns and to establish new, better ones, takes several weeks; so don't expect to fall back into "How it was" overnight. Take time to enjoy the intense pleasure of reuniting as a couple.

Keep this in mind as you face a family separation:

- The leaving and returning are never easy, but it does not last forever.
- Rarely are the separation and the reunion exactly as you would have imagined. Both have their drawbacks, but both also have their rewards.
- The important thing is that you both survived the separation. Remember the time apart, what you learned, what you liked, and what you did not like, and apply these lessons to similar experiences you may face in the future. It will help to make you a stronger, better prepared husband and wife team.

## **Section II: Communication**

#### Letters

Letters are your lifelines to sanity. (Wait till you have not received one in a week and see if you don't think so.) Even with e-mail and IM, a written letter that can be carried and re-read is valued. Seeing your spouse's handwriting (however bad) is personal and can be comforting. But it takes a special skill, one you can easily develop, to write a letter during a family separation. You must walk a fine line between "Everything's falling apart and I can not handle it without you," and "Everything's

falling apart but I do not need you anymore to fix it."

Some spouses send letters about how great everything is, and how angelic the children are. Come on! They know things do not run that smoothly even when they are home. The more "everything is great" letter they get, the more they worry. In time, they begin to believe that you do not need them around anymore. (That is one of the worst, most common fears the spouse will have while separated.)

Other spouses go entirely the other way--every little problem or irritation goes into a letter. It is full of complaints about how they must come home immediately to change a flat tire or discipline a child for a minor infraction. This kind of letter writer can make a family separation a living nightmare for the deployed member.

Handle your letter writing with the same tact and understanding you want your spouse to have for you. You want to know everything that goes on around them, good or bad. You want to know about their friends and how they spend their time at home. You want to know they still love and need you. They want to hear those things from you also.

Remember that mail is irregular at best. Letters and packages seldom arrive two days in a row--sometimes as much as two to eight weeks pass between the time you place in the mail and the time they received it.

#### American Red Cross

In order for the Red Cross to send a message to your spouse, they must have verified information. They do not send greetings, only emergency information, and they do not grant emergency leave. If the emergency situation does not occur in the local area, you will save some time by contacting the Red Cross chapter where it does. Ask the Red Cross there to make verification and to contact the service member. In most cases, Red Cross notification is necessary for emergency leave to be granted by the spouse's commander. **THERE IS NO CHARGE FOR RED CROSS MESSAGES.** Before you call, have the following information on hand: grade, full name, SSAN, and complete duty address.

#### Overseas Calls

Nothing can substitute for your spouse's voice. That is why overseas calls are so popular. While the cost can be exorbitant, there are ways to make them less expensive or even free with VOIP or Skype software. You might want to get your home computer set up with a video camera and the free software before the deployment. You can also keep the costs minimal by agreeing before the separation or deployment starts how many times, and when they can call. Budget money for the calls during the assignment or deployment so you are financially prepared for the phone bills. Also, phone cards with pre-paid time are great. Another way keep your phone cost down is to be prepared for the call. Keep a list near the phone so you know what to talk about. However, be prepared for the unexpected tears, both yours and your spouse's.

#### E-Mail

Because of the prevalence of electronic mail, it's important to point out that conditions will likely be very different during deployments. You should recognize that email communications might be limited, unreliable or not available at all depending on the circumstances and geographic location of the deployment. When available, email offers virtually instantaneous communications and a means by which to share thoughts and photos immediately.

Email address:		
	<u> </u>	

## Video Tele Conferencing (VTCs)

VTCs may be available in the area of your deployment. When you arrive at your duty station, check for the capability. The Family Support Coordinator will be able to assist you with the District procedures and coordinating your family.

## Care Packages

A "care package" is exactly what it sounds like--a little bit of home that says, "I love you; I'm thinking about you." With just a little planning, they can be a great link over the distances. Care packages are also a morale builder during remote assignments or deployments. Speculation and excitement run throughout an entire shop when just one package arrives. When you get your first "Thank You" letter, you will be eager to start your next package.

Be conscious of the censorship and restrictions in foreign countries (for example, certain magazines and bourbon balls could prevent your packages from being delivered). Also, be careful of what you send because privacy is a rare commodity. What you send will undoubtedly be seen by a number of people. Even most officers share their quarters. Packages going overseas are subject to customs inspection and may be opened by the host country inspectors. Do not expect a lot of romantic talk on any recorded messages your spouse may send home--most spouses would be too embarrassed for anyone else to hear what they most want to say.

## Mailing Tips

Check with UPS on mailing restrictions. You can get free Flat-Fee Boxes from the Post Office or from the Family Support Coordinator

Do not use wrapping paper if you can help it, and string will foul up the postal machines. The post office recommends you use the reinforced, nylon strapping tape.

Sender will not have to pay custom tariffs on packages mailed to an APO or FPO.

Put an extra address card **INSIDE** before you seal the package. If the box should be damaged, and neither address on the outside can be read, it will be opened by the post office. If they cannot find where it should go from the contents, the whole package goes to the dead-letter bin.

Be sure that if you are sending a package for a special occasion to mail it so it has plenty of time to arrive. Better to arrive a little early than to let them think you have forgotten them.

Do not forget to mark any packages that contain a recorded message, music, or VCR tape with the words "MAGNETIC RECORDED TAPES INSIDE--DO NOT X-RAY".

# **Section III: Legal**

The Army Legal Assistance Officers can advise you and your family about wills and powers of attorney, as well as providing notary public services. All assistance is free; however, some legal matters involve civilian court proceedings. See the District Contact list for contact name and phone number. Corps attorneys may not represent you in court, but can refer you to civilian attorneys or to civilian legal service agencies that may be able to represent you.

There may be times when legal matters have to be taken care of, including during a deployment. No one is legally authorized to act on your behalf without a power of attorney. It's important that a spouse, relative or other trusted friend be named to act on behalf of the deployed employee. The decisions an agent can and cannot make can be easily specified, and the power of attorney can be automatically revoked at any designated point.

Never sign a contract without completely reading and understanding it. Never accept verbal promises, which are not written into the contract. Be prudent and cautious in spending money and especially in using a power of attorney.

<u>General Power of Attorney:</u> Authorizes you to conduct <u>all</u> family business with would otherwise require your spouse's presence.

<u>Limited Power of Attorney:</u> Authorizes you to conduct only the matter specified in the document, which would otherwise require your spouse's presence.

<u>Medical Power of Attorney:</u> Authorizes a person other than yourself to authorize medical care for family members should you not be available (e.g. hospitalizations, etc.) This is excellent for anyone who regularly cares for your children.

# The Importance of a Power of Attorney

The power of attorney is a legal instrument that deserves your serious consideration. In important personal matters, it may often be necessary for your spouse, a parent, or another competent person to act for you in your behalf, and a power of attorney becomes an essential document.

Most attorneys and legal assistance officers are in a position to furnish you with a

general power of attorney, which covers most contingencies. This may very well satisfy your personal needs. Otherwise, you may prefer to have a more specific power of attorney drawn by your attorney or your legal assistance officer.

If a power of attorney is to be executed in connection with life insurance policies, it is not always feasible to employ a standard form. Insurance contracts contain multiple features and any power of attorney given in connection with them should be tailored to fit the specific contract. Check with your legal office for guidance.

One of the most important and least known powers of attorney are the ones given to a baby sitter. If you have children and they become ill while you're away, doctors cannot treat the child unless it is an emergency. In other words, all the doctors can do is keep your child alive until you can be located. A power of attorney gives the baby sitter legal right to seek medical assistance for your child. A copy of this power of attorney should also be kept with the child's medical records.

In any event, before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. For example, you may want to limit the duration of the instrument to a period of time you expect to be in the military service or overseas.

It is important for you to periodically review your existing power of attorney(s). Your changing needs may necessitate the revision of an existing power of attorney, ensuring it accomplishes exactly what you need done and nothing else. Remember, it is a good habit to periodically review ALL of your legal instruments (power of attorney, will, etc.) A little time spent reviewing and revising may save you a great deal of trouble later.

#### The Importance of a Will

Should you pass away without a Will, the state in which you live will make one for you. However, the Will made for you by law is rigid and arbitrary in its distribution of your estate after your passing. You will not have any say as to disposition of your assets. Therefore, regardless of the size, nature or extent of your estate, everyone should have a skillfully prepared Will, which carries out your wishes and desires.

Your Will, when properly and accurately drawn, allows you to distribute your estate in almost any manner you desire and permits you to nominate the person of your choice to carry out your mandates at a minimum of expense to the estate.

You can direct the period of time over which your estate will be distributed and all the terms and conditions for said distribution. You can appoint other fiduciaries such as guardians, trustees, and others to administer and tend to the needs of minor children in accordance with your wishes and desires and not that of creditors or distant relatives or some stranger to your loved ones. A Will provides a valuable link in the chain of title for all real property (houses, lots, farms, etc.).

No single Will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can

differ. See a lawyer of your own choice for the preparation of your Will and that of your spouse. If you need assistance, visit the legal office.

## Legal/Administrative

It is important to have certain documents and family records in your possession. Should an emergency arise, you may need some or all of those documents. Some of the documents listed below may be used often, even when an emergency does not exist. Put this handbook and these documents in a safe place so you and your spouse or someone outside of your household knows where they are. If the original documents are unavailable, consider obtaining certified copies. These documents should be located now, as you may not have time to find them later.

- ➤ Do you have immunization records for each member of the family?
- ➤ Are your family members' immunizations up-to-date?
- ➤ Do you have an up-to-date will and know where it is kept?
- ➤ Does your spouse have an up-to-date will, and do you know where it is kept?
- ➤ Do you have and know the location of your power of attorney?
- ➤ Do you have and know the location of each family member's certified birth certificate?
- ➤ Do you have and know the location of your marriage certificate?
- > Do you have a current passport?
- ➤ Do you have copies and know the location of any adoption papers, guardianship papers, divorce decrees, or court orders awarding custody of children or child support?
- > Statements from licensed doctors or medical officers for dependent children over 21 years of age whom are mentally or physically disabled.
- Names and locations of unmarried children older than 21, but younger than 23 years of age who are enrolled in a full-time course of instruction.
- > Death certificates of deceased immediate family members.
- ➤ Do you have a recent photograph (full-face, light background, about 2x2 inches) showing the person's entire head for each family member 10 years old or older)?
- > Do you have and know the social security numbers for each family member?
- ➤ Do you know the location of Leave and Earnings statements from the last three months?
- ➤ Do you have copies of federal and state tax records for the past six years?
- ➤ Where are the insurance policies kept (car, life, homeowner, personal property, etc.)?
- ➤ Where are your stocks, bonds, certificates of deposit, savings and credit union passbooks, notes receivable, and other evidence of income-producing properties?

- ➤ Do you know where the deeds and other title documents relating to real estate are?
- ➤ Certificates of title and registration, warranties, and tax receipts for automobiles, boats, recreational vehicles, and other personal property.
- > Citizenship records for any family member born outside of the United States.
- ➤ Business agreements including partnership documents, agency contracts, sales contracts, royalties, residual agreements, and employment contracts.
- > Documents designating the sponsor or spouse as an executor or a trustee.
- Documents relating to bankruptcy proceedings.
- > Military and other employment records.

## **Section IV: Medical**

While civilian employees are deployed, they should have peace of mind that their families' health care coverage will continue. Counseling is available to the deploying civilian.

The deployed may wish to consider a living will, which would share his or her desires should the deployed become incapacitated, and which should become a part of the family medical records

#### **CHECKLIST**

>	Do I know the telephone number of our family physician?
>	Do you know the telephone number of the health clinic?
>	Do I know the location of the nearest emergency room?
>	Does each family member have a current medical insurance card?
>	Are immunizations for each family member up to date?
>	Where are the medical and immunization records for each family member?
>	Where are the dental records for each family member?
>	Who has medical power of attorney?
>	Are the pet's vaccinations up to date?
	Are the pets registered with the city?

> wnat	what is the telephone number of your veterinarian?				
> Where	Where is your veterinarian located?				
Are there any other special medical needs for any of your family members					
MEDICA	L INFOR	MATION			
			Hair Color:	Eye Color:	
Distinguishin	g Marks/Physi	ical Character	istics:		
Type: Blood					
			Tissue Donor?	Yes No	
	on of donor aut			<del></del>	
			erations that would ha	_	
-			erations which would	_	
Adverse Drug	Reactions:				
Other Allergi	es:				
Chronic or Re					
Prescription N	Medications: _				
Chicken Pox	Yes No		Most recent exa Physical Exam		
Mumps			Dental Exam		
ked Measles(	(10 day)		Eye Exam		

Rubella (3 day) German Measles		Hearing Test		
		T B. Test Test		
Rheumatic Fever		Test		
Scarlet Fever		Test		
Immunizations:				
MEDICAL INFOI	RMATION			
Spouses Name:				
Age: Height:	Weight:	Hair Color:	Eye Color:	
Distinguishing Marks/Phy				
Type: Blood				
Organ Donor?Yes		Tissue Donor?	Ves No	
If yes, location of donor a			103110	
Any religious information	or other consid	lerations that would h	ave a bearing on	
medical treatment:				
Any medical information	or other conside	erations which would	have a bearing on	
medical treatment:				
Adverse Drug Reactions:				
Other Allergies:				
Chronic or Recurring Illne				
Prescription Medications:				
Disease: Yes No		Most recent exa		
Chicken Pox		Physical Exam		
Mumps		Dental Exam		
Red Measles(10 day)		Fve Fyam		

Rubella	Hearing Test T B. Test Test Test		
Rubella (3 day)			
German Measles			
Polio			
Rheumatic Fever	Test		
Scarlet Fever	Test		
Immunizations:			
MEDICAL INFORMATION (Copy form for each child then comple	J		
-			
Child's Name: Weight: Weight:	Hair Color: Eye Color:		
Distinguishing Marks/Physical Character			
Distinguishing Warks/1 hysical Character	isues.		
Type: Blood			
Organ Donor?YesNo	Tissue Donor? Yes No		
If yes, location of donor authorization for			
Any religious information or other considered medical treatment:			
Any medical information or other consider medical treatment:	erations which would have a bearing on		
Adverse Drug Reactions:			
Other Allergies:			
Chronic or Recurring Illnesses:			
Prescription Medications:			
Disease: Yes No Date Chicken Pox	Most recent exam. Date m/y Physical Exam		
Mumps	Dental Exam		
Red Measles(10 day)	Eye Exam		
Pubella	Hagring Test		

Rubella (3 day)	T B. Test	_
German Measles	Test	
Polio	Test	
Rheumatic Fever	Test	
Scarlet Fever	Test	
Immunizations:		

## **Section V: Financial Preparations**

#### Financial Matters

You've probably already established checking, savings and credit card accounts. If not, do so well in advance of any potential deployments. Make sure that someone is designated to handle the deployed employee's financial matters.

If accounts are solely in the name of the deployed civilian, the spouse or other designated individual may have trouble resolving any problems that may arise. For instance, if a debit card is lost or stolen, a new card may not be issued without the signature of the deployee. Consider joint accounts with signatures being required by only one individual and those with *power of attorney*.

## Thrift Savings Plan

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for federal employees. It offers savings and tax benefits offered by 401K Plans. Employee contributions to the TSP and any investment income earned are tax-deferred from federal and most states taxes until withdrawn. Make sure your beneficiaries are up to date

## Army Benefits Center Services

The Army Benefits Center provides automated benefits support to employees through the Employee Benefit Information System (EBIS), the Interactive Voice Response System (IVRS), and trained counselors. Both systems are available 24 hours per day, seven days per week; benefits counselors are available Monday through Friday, during and after duty hours.

The EBIS is a web application that allows the employee to access general and personal benefit information, and conduct electronic transactions using a computer. The system contains comprehensive information and personalized benefits statements. Access EBIS via the web at www.abc.army.mil.

The IVRS is an automated self-service system that employees can access from a touch-tone telephone. Unlike the web, the IVRS allows an employee to transfer to a benefits counselor for additional assistance. To access the IVRS, call the toll free

number 1-877-ARMYCTR (1-877-276-9287). For hearing impaired access, call 1-877-ARMY-TDD (1-877-276-9833).

The Army Benefits Center provides services for the Federal Employees Health Benefits (FEHB), Federal Employees Group Life Insurance (FEGLI), and Federal Employee's Compensation Act (FECA). Questions about these services can also be directed to your servicing CPAC. For TAC POC and phone numbers see contact list.

#### Questions to ask

- > Do you and your spouse have a joint checking account?
- ➤ Do you have DIRECT deposit? If not do you have an acceptable Power of Attorney so you can receive the deposit checks in his absence?
- ➤ Will your bank accept your Power of Attorney? (Not all banks do.)
- ➤ Do you know how deposits are made?
- ➤ Do you know how to balance your checkbook?
- ➤ Do you know how to order more checks? Do you know what the service charges are?
- ➤ Will you have money immediately available to you on a continuing basis during your spouse's deployment?
- ➤ If you are receiving an allotment, will it provide sufficient money to maintain your entire household?
- ➤ Do you know the account numbers, names and addresses of your banks?
- ➤ Do you know the types of accounts you have?
- > Do you know the location of checking and savings books?
- ➤ Do you have a safe deposit box? Do you know where the key is kept?
- ➤ Do you know where the box is located?
- Are all of your credit cards accounted for? Are the numbers logged and in a safe place? Do you know how to notify the credit card company in case of loss or theft?
- ➤ Do you have Leave and Earnings statements from the last three months?
- Are you prepared to assume or have already assumed the control of all checking accounts, know the balance at all times, and never write a check unless you are certain of sufficient funds in the account?
- ➤ Do you know that your spouse must make any changes to allotments, including address changes?
- > Do you have a copy of any installment contracts or loan papers?
- ➤ Do you know whom to contact if your allotment/check doesn't arrive? (Contact your Family Support Coordinator or TAC numbers on contact list)
- ➤ If you rent or lease, do you have a copy of your lease agreement?

- ➤ Will your lease run out while your spouse is deployed?
- > Do you know what bills must be paid and when they are due?

## **MONTHLY EXPENDITURES**

If you normally pay all the bills, it is suggested that you consolidate all pertinent information in a calendar or use the charts that follow to note all payments that need to be made on a monthly and quarterly basis.

Mortgagor/Landior	u:				
Payment address:	N N I				
Account Number:	Phone Number:				
Amount:	Due Date:Coupon				
Bill comes in mail	mail Paid by direct deposit or auto payment				
Water and Sewage:_					
Payment address:					
Account Number:	Phone Number:				
Amount:	Due Date:Coupon				
Bill comes in mail	Paid by direct deposit or auto payment				
Electricity:					
Payment address:					
Account Number:	Phone Number:				
Amount:	Due Date:Coupon				
Bill comes in mail	Paid by direct deposit or auto payment				
Natural Gas:					
Payment address:					
Account Number:	Phone Number:				
Amount:	Due Date: Coupon				
Bill comes in mail	Paid by direct deposit or auto payment				
Cable:					
Payment address:					
Account Number:	Phone Number:				
Amount:	Due Date: Coupon				
Bill comes in mail	Paid by direct deposit or auto payment				
Telephone:					
Payment address:					
Account Number:	Phone Number:				
	Due Date: Coupon				
Bill comes in mail	Due Date:Coupon _ Paid by direct deposit or auto payment				
Din comes in man	raid by direct deposit of auto payment				
Cellular Phone/Page	p:				
Payment address:					

Account Number: Phone Number:				
Amount:	Due Date:	Coupon		
Bill comes in mail	Paid by direct deposit	or auto payment		
Student Loans:				
Payment address:				
Account Number:		_Phone Number:		
Amount:	_Due Date:	Coupon		
Bill comes in mail	Paid by direct deposit	or auto payment		
Automobile Tags:				
Payment address:				
Account Number:		Phone Number:		
Amount:	Due Date:Coupon			
Bill comes in mail	Paid by direct deposit or auto payment			
Insurance:				
Agent address:				
Are all policies in one bill separately billed				
Vehicle		Due:		
Vehicle		Due:		
Vehicle		Due:		
VehicleDue:				
If another company cov	ers any vehicle, list her	re		
		follows in other sections of this		
handbook.				

# BANK ACCOUNTS CHECKING ACCOUNTS

Bank or Institution	Account Number	Name(s) on Account
Address		

# **SAVINGS ACCOUNTS**

Bank or Institution	Account Number	Name(s) on Account
Address		

# **CERTIFICATES OF DEPOSIT**

In Whose Name	Serial #	Purchase Date	Purchase Price	Maturity Date

# **STOCKS**

In Whose Name	Stock Value	Purchase Date	# Of Shares	Price per Share

# **BONDS - SPECIFY TYPE**

In Whose Name	Serial #	Purchase Date	Purchase Price	Maturity Date

# **CREDIT CARDS**

Credit Card	Account Number	Expiration Date	Company name and address	Telephone

# **DEBT INFORMATION - OUTSTANDING DEBTS**

Company Owed	Phone	Total Amount	Payment	<b>Due Date</b>

# **DEBTS OWED TO THE FAMILY**

Person Owed	Telephone	Total Amount	Payment	<b>Due Date</b>

# **HOUSEHOLD FINANCES - LIVING EXPENSES**

Expense		Amou	ınt Budgeted		Actually S <sub>l</sub>	pent
Groceries						
Dining Out						
Pet Expenses						
Clothing						
Clothing Up-Kee	ep					
Haircuts						
Gasoline						
Recreation/Enter	tainment					
Allowances						
School Lunch						
Payee	Account #		Phone #	Due	Date	<b>Amount Due</b>
Mortgage/Rent						
Electric/Water						
Gas						
Telephone						
Cell						
Phone/Pager						
Cable						
Auto						
Insurance Student Lean						
Student Loan						
Credit Card						
Car Payment						

#### **INSURANCE**

#### Review the Needs

Deploying civilians and their family members should review their insurance needs and determine the adequacy of existing policies for life, automobile, health, flood, fire, homeowners/renters and personal articles.

## Beneficiary Designation

It is extremely important for the deploying civilian to contact the CPAC (Civilian Personnel Advisory Center) to file and/or review and update designation of beneficiaries forms, as appropriate.

## Federal Employees Health Benefits

FEHB helps protect employees and family members from the expenses of illness and accident. Employees must register for FEHB during regularly designated open seasons and cannot initiate coverage at other times. FEHB plans consist of Health Maintenance Organization (HMO), Point of Service, Preferred Provider and Fee-for-Service coverage. Family members need to be well informed regarding their FEHB coverage and limitations.

During open seasons, civilian employees may select to change health plans if they are already insured under an HMO arrangement and one or more family members are moving out of the HMO serviced area during the period of deployment. Employees are encouraged to continue medical coverage for their families.

## Federal Employees Group Life Insurance (FEGLI)

Under the FEGLI coverage, death benefits are payable regardless of the cause of death. There are several different options under FEGLI and family members should be aware of employee and/or family coverage. Civilians who are deployed with the military to combat support roles during times of crises are not *in actual combat* and are entitled to accidental death and dismemberment benefits under FEGLI. Similarly, civilians carrying side arms for personal protection are not *in actual combat*. Family members should be aware of entitlements.

## Federal Employee's Compensation Act (FECA)

Civilian employees who sustain injury or death while deployed may receive benefits provided by FECA. Civilian employees who sustain a traumatic injury during the performance of duty must notify the onsite supervisor as soon as possible, but no later than 30 days from the date of the injury. If the employee is incapacitated, someone acting on his or her behalf may inform the supervisory.

Civilian employees who require treatment for disease or injury sustained during the deployment will be provided care at no cost to the employee under the DoD Military Health Services system. The care provided would be equivalent to that received by active duty military personnel.

In the event of the death of a deployed, the Family Assistance Coordinator will work closely with CPAC regarding all entitlements under the federal retirement system, health, life insurance and thrift savings plans. Advice and assistance may be provided in completion of such tasks through personal visits.

# AUTOMOBILE, HOUSEHOLD, THEFT, FIRE, FLOOD, LIABILITY, ETC

Туре	Company	Phone	Policy Number

# LIFE INSURANCE POLICIES

Name of Insured	<b>Policy Number</b>	Company/Agency

# **HEALTH INSURANCE**

Name of Insured	Policy Number	Company/Agency

#### HOUSING CONCERNS CHECKLIST

- ➤ Do I know the location and use of the electrical circuit and main breaker boxes?
- ➤ Do I know the location of the main water control valves and how to turn them off?
- ➤ Do I know the locations of all sink, toilet dishwasher and washing machine water control valves and how to turn them off?
- ➤ Do I know the location of the gas control valve and how to turn it off?
- ➤ Name and telephone number of an electrician:
- Name and telephone number of a plumber:
- Name and telephone number of the landlord:
- ➤ Do I have an extra set of house keys?
- ➤ Do all of the smoke alarms have new batteries? Are there enough alarms installed?
- ➤ Do I have a current household inventory, including serial numbers?
- ➤ Do I have current renters or homeowners personal property insurance?
- ➤ Have I checked for current maintenance problems? Have I resolved them?
- ➤ Is the stove's exhaust hood and ductwork clean and free of grease?
- ➤ Do I have properly rated extinguishers close at hand and suitable for grease and electrical fires?
- ➤ Is the fireplace damper closed?
- Are any weapons in the home? Are they secured and inaccessible to children?
- ➤ Are all combustible materials kept away from the furnace, water heater and other heat sources?
- ➤ Are the furnace, heaters, vents and chimney inspected and serviced regularly?
- ➤ Is the gasoline for the mower stowed in a safety container away from the house?
- ➤ Do you have an intruder plan and fire escape plan, and have you practiced it with all family members?
- ➤ Have you practiced fire emergency procedures?
- ➤ Does every member of your family know how to dial 911?

IMPORTANT: Never leave your children unattended, and make sure you instruct sitters on safety and fire procedures in your house.

## Security

In anticipation of deployment, civilian employees might want to consider taking steps to protect their families and properties with a reliable professionally monitored home security system. Homes that are protected by these security systems are three times less likely to be the target of burglary. Installing a monitored home security system qualifies most consumers for a discount on their homeowner's insurance premiums.

# **Transportation**

Aside from ensuring that car payments will be made during a deployment, arrangements should be made for insurance coverage. Consideration should also be given to a roadside emergency assistance program.

#### TRANSPORTATION CHECKLIST

local public transportation?

11 1	SI OKTATION CHECKEIST
>	Do you have a current driver's license? Expiration:
>	Do you have an extra set of car keys? They are located
>	Do you know when the car is due for maintenance?
>	Do you know where to take the car for maintenance?
>	Do you know how to attend to minor car maintenance?
	Do you know what to do if the car breaks down?
	Is the registration for the car kept in the car?
	Is a proof of insurance kept in the car at all times?
	Do you have the title for the car? Are the car tags current
	If the tags need to be renewed while your spouse is away, do you have the proper paper work to get new tags?
	What is the name and address of the company holding the lien?

If you do not drive or have a valid driver's license, are you familiar with

# **Section V: Emergencies**

Your spouse's commander is authorized to grant emergency leave under certain circumstances. Emergency leave can be granted only when your spouse's presence will significantly contribute to assisting with the emergency or when a death has occurred. Please keep in mind that each team member is valuable to the unit and performs a vital and important job. A denial to grant leave does not mean that the request was not carefully considered. It may be difficult, but necessary to refuse leaves in certain situations.

# EMERGENCIES REQUIRING YOUR SPOUSE'S PRESENCE:

While your spouse is deployed, emergencies, which the Army could deem necessary to allow them to return home, are as follows:

The death, critical illness or injury to a member of the immediate family (i.e., spouse, child, brother, sister, parent or guardian who raised them in place of their parents).

While illnesses such as the flu, injuries such as a broken arm, or the birth of a baby are not minor events, they are not considered as emergencies. These types of situations and others like them are where your friends, neighbors, relatives, FSG, chaplains, and community helping agencies can help you! If your spouse is deployed and you have an emergency that requires getting in touch with him/her, follow these directions for the fastest results:

NOTIFY THE RED CROSS for emergency reporting and verification services such as, death or serious illness in the immediate family contact Armed Forces Emergency Centers.

THE REU CTOSS WIII HEEU.
Spouse's full name:
SS#: Branch of service:
Unit: U.S. Army Corps of Engineers,
Rank/Grade:
The Red Cross will ask for the name of the person having the emergency.
The Red Cross will ask for the nature of the emergency.
The Red Cross may ask for the name and location of the hospital.
The Red Cross may ask for the name of the attending doctor.

The Ded Cross will need:

# IF AN IMMEDIATE FAMILY MEMBER HAS AN EMERGENCY

If an immediate family member living in another part of the country has an emergency and your spouse's presence is needed, the Red Cross from that area can verify the emergency and call the Armed Forces Emergency Services Center

# IF YOUR DEPLOYED SPOUSE HAS AN EMERGENCY

If your spouse develops a serious problem such as an illness or injury, the military chain of command, the Red Cross, or a military chaplain will contact you.

Ambulance	Minister
Legal Assistance	Nurse Advice Line
Crisis Hotline	Poison Control
Drugs/Alcohol	Police/City
Emergency Room	Police/Military
Family Advocacy	Red Cross
Fire Department	Clinic
School	Hospital

Ambulance	Minister
Legal Assistance	Nurse Advice Line
Crisis Hotline	Poison Control
Drugs/Alcohol	Police/City
Emergency Room	Police/Military
Family Advocacy	Red Cross
Fire Department	Clinic
School	Hospital

Ambulance	Minister
Legal Assistance	Nurse Advice Line
Crisis Hotline	Poison Control
Drugs/Alcohol	Police/City
Emergency Room	Police/Military
Family Advocacy	Red Cross
Fire Department	Clinic
School	Hospital

In Case of An EMERGENCY	
Ambulance	Minister
Legal Assistance	Nurse Advice Line
Crisis Hotline	Poison Control
Drugs/Alcohol	Police/City
Emergency Room	Police/Military
Family Advocacy	Red Cross
Fire Department	Clinic
School	Hospital
Our address:	

#### **WEB SITES**

- ➤ Army Family Readiness Group http://www.ArmyFRG.org
- ➤ My Army Life <a href="http://www.MyArmyLifetoo.com">http://www.MyArmyLifetoo.com</a>
- ➤ Army One Source <a href="http://www.armyonesource.com">http://www.armyonesource.com</a>

- > Army Family Liaison Office <a href="http://www.aflo.org/home.asp">http://www.aflo.org/home.asp</a>
- ➤ USCENTCOM's Family Assistance Site: http://www.centcom.mil/familysupport/familysupport.htm
- ➤ US Army Community Service http://www.armycommunityservice.org/vacs\_deployment/home.asp
- > Army Benefits Center Services http://www.abc.army.mil
- Military Call Home Tips: http://ftp.fcc.gov/cgb/military/militarycallhome.html
- ➤ Long Distance Couples: <a href="http://www.longdistancecouples.com/">http://www.longdistancecouples.com/</a>
- > American Red Cross: http://www.redcross.org/
- ➤ Blue Mountain Red Cross: http://www.bluemountainredcross.org/
- ➤ Dads at a Distance <a href="http://www.daads.com/">http://www.daads.com/</a>
- ➤ Moms Over Miles http://www.momsovermiles.com/
- ➤ National Military Family Association, Inc. http://www.nmfa.org/
- Family Readiness Programs Toolkit http://www.defenselink.mil/ra/family/toolkit/toc.htm
- > U.S. Army Corps of Engineers Web pages
  - o South Pacific Division http://www.spd.usace.army.mil/
  - Headquarters http://www.usace.army.mil/index.html
  - $\circ \quad Transatlantic\ Programs$ 
    - Center <a href="http://www.tac.usace.army.mil/extranet/">http://www.tac.usace.army.mil/extranet/</a>
  - $\circ \quad Gulf \ Region \ Division \quad \underline{http://www.grd.usace.army.mil/index.html}$